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Chapter 7

SOCIAL CAPITAL AS CULTURE? PROMOTING COOPERATIVE ACTION IN GHANA

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In this chapter we focus on culture and its complex interconnections with the concept of social capital. Our study is set in the context of recent preoccupations of the World Bank (followed by other donors) with the concept of social capital itself and the related construct that it can be built in order to promote economic growth and development. The adoption of the social capital concept is perhaps the closest that the World Bank has come in recent years in its recognition of the potential linkages between local cultures (notably cultures of enterprise), economic growth and development. That is not to say that we agree that culture *is* social capital – or vice versa. Far from it, indeed! Our thesis is rather that the World Bank has taken up social capital in a highly essentialized form - as group cooperation *per se* - in its development initiatives, whilst at the same time congratulating itself on its adoption of a more culturally (as opposed to economistically) oriented development paradigm. The Bank's conflation of social capital construction with group activities, and its consequent efforts to promote development through supporting group-based initiatives, far from illustrating a cultural turn in its development thinking, arguably reflect a continuing lack of sensitivity to cultural diversity and the specific geographical contexts within which diverse cultural registers (elite, popular and youth cultures, among others) evolve and interact (see also Nederveen Pieterse, this volume).

Following a brief introduction to the links between concepts of social capital and culture, we review recent development problems and donor activities in Ghana. We then present two rural case studies of group-based development interventions in Ghana's coastal savanna to illustrate our argument that while culture is complex, multi-faceted and inextricably linked with place and time dynamics, recent development interventions seemingly emanating out of donors' desire to build social capital have been based on very poor conceptualizations of culture.

SOCIAL CAPITAL, CULTURE AND DEVELOPMENT

Social capital is, as Harriss (2002) observes, a slippery concept. Widely publicized through the work of Putnam (1993, 1995), it focuses on the potential benefits of associational life and collective action. The positive value of social relations built on trust, norms and networks is a central theme, though precisely how these relations are initiated and sustained, and by whom, lacks explication. Nonetheless, social capital is assumed by much of the donor community to bring voluntary cooperation that leads to improved welfare and economic performance (Barr and Toye 2000). This focus on social interaction as a positive win-win situation of empowerment and inclusion (DeFilippis 2002) has been extremely seductive to development specialists mired in their persistent failure to find solutions to seemingly intractable poverty problems. There has been a growing view that interventions are possible which can harness underlying social forces and energy in society and thus expand social capital and correct for state and market failures (Mayer and Rankin 2002). Consequently, social capital 'has become one of the central organizing themes in global development work' (De Filippis 2002), in no small part due to its adoption by economists at the World Bank, where it was identified in a 1997 publication as a developmental ‘missing link’ (Harriss 2002:797)

The linkages between social capital and culture are complex. Much depends, of course, on how we define culture, another notoriously slippery concept (Mitchell 2000). Here, drawing on Rankin’s (2003) efforts to combine standard recent anthropological interpretations of culture (as opposed to Cultural Studies perspectives) with geographical concerns for the significance of place and scale, we conceptualize culture as a grounded dynamic and symbolic entity. It encompasses people’s actions, shared beliefs, value, behavior and the meanings they assign to their world and those actions. This includes recognition of the potential of both history and multiple, intersecting spatial scales, to shape (and be shaped) by those actions and meanings (for further discussion of these themes see Introduction, this volume).

The concept of social capital has opened an opportunity for economists and non social scientists to consider the concept of culture. However, the ways in which the terms social capital and culture are interpreted requires examination. Putnam defines social capital as trust, networks and norms each of which is underpinned and shaped by cultural contexts (Putnam 1993). Putnam examines the spatial differences of social capital by focusing on accumulation of social capital within locally based national-ethnic populations (compare Watts, this volume; Nederveen Pieterse, this volume). From this perspective, the concept appears an attractive route to benefit poor people: thus, logically attractive to many development organizations and their staff.

However, recent analyses of the social capital model have raised numerous questions. These center around debates as to whether social capital is a way of opening economistic approaches to development to issues of cultural specificity, or whether it is a way for economics to colonize other social sciences. Fine's argument that the model has a tendency to ignore the existence of power relations and conflict, that 'social capital is ahistorical and asocial, so it is complicit with mainstream economics' (Fine 2002:797), has gained particularly widespread support from academic researchers. Meanwhile, a number of empirical studies have illustrated the 'down-side' to social capital in poor countries: the exclusions, clientalism and backlash which have accompanied many supposedly pro-poor grass-roots development projects (for example Mayoux 2001; Momsen 2001). These studies graphically remind us how effectively power relations can distort the 'harmonious sociability' romantically ascribed to communities, severely reducing the potential to build extensive networks of trust (on expectations around community, see Watts, this volume). In response, proponents of social capital make the distinction of bonding social capital (within a community) and bridging social capital (outside a community) and linking social capital (ties between people of different wealth and status) (Woolcock 2000; also Nederveen Pieterse, this volume). However, in practice, development interventions tend to be preoccupied with bonding social capital.

This chapter extends and refines these broad criticisms that local power relations may severely impede externally generated interventions aimed at building local social capital, by emphasizing the specific role that space and place play in shaping local cultures of cooperation or non-cooperation. We show how in Ghana, as in so many other countries' recent development programs, there has been a widespread tendency to reduce the concept of social capital to mean merely 'membership in local, voluntary associations' (Harriss 2002), and then to apply this blueprint of group cooperation in an asocial and aspatial manner that ignores local specificities of place, space and cultural context. The remarkable lack of geographical imagination evident in recent developmental applications of social capital adds yet another nail to its coffin.

AFRICA'S 'BEACON OF HOPE': DONOR PERCEPTIONS OF LATE TWENTIETH AND EARLY TWENTY-FIRST CENTURY GHANA

In recent years Ghana, a small West African country of around 18 million people, has arguably become nothing less than a donor's darling. A recent UK DFID document refers to it as 'a beacon of hope and stability amidst a turbulent region' (DFID 2002:7). Although continued dependence on primary products (gold, cocoa, timber) has limited Ghana's potential for rapid economic growth, it is seen to be 'favored by a healthy democracy and a strong independent media' (*ibid*). Ethnic and religious tensions occasionally emerge, but strife tends to be spatially circumscribed. The successful transition from government by Rawlings' NDC to Kufuor's NPP government in December 2000 was marked as a particularly notable success.

Ghana has recorded some significant firsts in its recent history: notably, first African country to achieve independence (1957), and first country to implement a (painful) World Bank/IMF structural adjustment program (1983). The latter program marked the start of a long relationship with the World Bank which continues through to the present. Unlike its more truculent near-neighbor Nigeria, the Ghanaian government has mostly tried to work with donor agendas to reduce the poverty that persists across the country, but is particularly widespread in its three northern regions.

So far as expatriate staff are concerned, Ghana (by comparison with other African countries) is a very good place to be located: above all, violence is low, Ghanaians are extremely welcoming to strangers, and many donors perceive a national ethos around avoiding tension and strife (to the extent that one donor interviewed suggested that Ghanaian culture may be 'dangerously confluent') (Authors' interviews with donor staff, 2003-2004). The relative ease of working in Ghana with Ghanaians cannot be ignored as a factor which encourages continued donor support to the country. This perception of cultural harmony may have an important bearing on recent donor interventions to support the country's 'latent entrepreneurship' (DFID 2002:7), since the tendency to see Ghanaians as essentially collaborative also makes them supremely suited subjects for experiments in social capital building. The fact that Ghana is widely recognized and represented as a country with a rich traditional associational life (Atingdui *et al*. 1998), gives an additional impetus to donor expectations.

DONORS AND DEVELOPMENT IN GHANA: THE ROLE OF THE LOCAL DEVELOPMENT GROUPS

Local Development Groups, or LDGs, are at the heart of many recent donor initiatives aimed at building social capital world-wide, since membership of groups is commonly argued to be crucial to building trust and social cohesion (Weinberger and Jutting 2001: 1395). A review of World Bank literature suggests that group membership is directly equated with social capital (also Narayan and Pritchett 1997; Grootaert and Narayan 2001). For instance:

> 'To measure the density and importance of social connections in rural Tanzania in 1995, researchers asked households to list the groups they belonged to…They then constructed an index of social capital incorporating various aspects of membership….Villages rich in social capital had higher incomes than those with little. They were also much more likely to use fertilizer, agrochemical inputs, and improved seeds.' (World Bank 1998: 121)

On the ground, the potential for groups to allow rapid disbursement of funds appears to be a particular factor in their favor among donors and local NGOs alike: Quotas for group formation and a 'scramble for groups' have been observed in many countries (e.g. Mishra *et al*. in press; Quirk 2003: 156-61 on India; Joshi 1998 on Nepal). Mayer and Rankin (2002) state that micro-finance models advocated by mainstream donors like the World Bank 'respond more to lenders' concerns with financial sustainability than to traditions of fostering radical collective action…solidarity groups function foremost to cut costs and introduce financial discipline through peer pressure'. Much the same comment can be made regarding donor support of LDGs.

In Ghana, the LDG has been promoted with remarkable persistence by donors, led by the World Bank. The broad donor perceptions concerning cultural harmony in Ghana that we described above may well have been an important contributory factor supporting this promotion. Community groups had been at the centre of development initiatives among donors and NGOs in Ghana well before social capital was taken up as a key theme by the World Bank, but the focus on LDGs has gathered pace over the last decade, so that most NGOs in Ghana now focus the majority of their activities on groups. Donor and NGO rhetoric emphasizes LDGs as central to liberal democracy and democratic development in Ghana, but the sad reality is that numbers of groups and group members and associated loan recovery rates have become more prominent NGO targets than real improvement in living conditions or participation. Experience in the micro-credit sector in Asia seems to have a particularly strong impact on donor ideology about groups in Ghana, as elsewhere in sub-Saharan Africa. The Grameen bank in Bangladesh, in particular, is still commonly held up as a successful model, although the application of such Asian models in Ghana has been attributed by local academics to a lack of confidence in local ideas and identified as a factor which actually undermines local potential for change (Porter 2003). Senior figures in major local NGOs talk about being "rolled over" by donors because they lack the formal evidence (i.e. support from academic writings in international publications) to support their local perspectives.

Ghana might well have been expected to present a fertile seedbed for donor group-based initiatives because of its rich tradition of associational life and nationally promoted values of cooperation. However, important spatial distinctions can be drawn, for instance between northern and central Ghana and the coastal zone. These distinctions, which we suggest have been inadequately recognized by donors (and consequently their client NGOs), help shape the potential for success of group-based interventions on the ground in each region. A brief description of each zone and its history of group action helps set the national scene in which the more detailed discussion of the case study LDGs can then be placed.

In the 1980s and 90s northern Ghana became the site of the majority of international and local NGO activity, because of its chronic poverty and limited infrastructural development. (In the colonial era, this region was viewed principally as a labor reserve for southern gold mines and cocoa farms.) Initially assistance was focused on basic service delivery, though following the mid 1990s ethnic disturbances many NGOs expanded their focus to citizenship and ethnicity (Mohan 2002). Most NGOs working in northern Ghana now focus a majority of their activities on groups. There are many such associations: groups for agro-processing, revolving credit schemes with goats, groups for money literacy and income generation and so on. Many of these programs are focused on women and some involve membership groups as large as 150.

Central Ghana exhibits rather different local cultural, political and economic contexts from both northern Ghana and the coastal savannas. Much of the central area - notably the Ashanti and Brong Ahafo Regions which form the Akan heartland - is richer than the north: it includes major maize and export cocoa producing zones, gold mining and timber production, and has more developed communications and infrastructure. This is a region capable of substantial community mobilization without external support, related to its history of opposition to central government and the tradition of demonstrating group support through funeral attendance (Dennis and Peprah 1995). NGO activity has been very limited in the region (Kyei 1999) because donor support for interventions is focused on Ghana's poorer districts.

Further contrast is offered by the coastal savanna region where there has also been little NGO involvement, despite the fact that there are considerable pockets of poverty. There is much dependence here on semi-substance farming and artisanal fishing and some areas are arguably as poor as northern Ghana. In recent years a number of donor-led initiatives have extended into this zone (which is facing serious environmental problems) and a few International NGOs -- which had previously concentrated on northern Ghana -- have begun to operate more extensively here. Additionally, quite a few local NGOs have come into existence, though by comparison with northern Ghana their numbers remain comparatively low. Again, group-based activities have commonly been central to the development initiatives set in motion.

Our discussion so far has shown how donors (and consequently both local and international NGOs - who mostly depend on donors for their survival) have adopted a relatively uniform concept of cooperation in groups. We now aim to demonstrate how and why attempts to implement this aspatial blueprint have been rejected or adapted, by reviewing the diverse experiences of group formation in one region, the coastal savanna zone.

LDGS IN COASTAL GHANA: PATTERNS OF ADOPTION, ADAPTATION AND REJECTION

Case 1: Struggling to form groups: Ghana's Village Infrastructure Project and Intermediate Means of Transport

This case study explores support for and resistance to group formation in a rural transport context. The broad donor development context is provided by the nationwide Village Infrastructure Project (hereafter VIP) which was established in the second half of the 1990s. Associated with the VIP was an Intermediate Means of Transport (hereafter IMT) project involving the Ghana Ministry of Agriculture's

Village Infrastructure Project Coordinating Unit. The experiences of five villages in Central Region not previously targeted under the broader VIP program were followed closely during the process of adoption of the Intermediate Transport project (IMT) to assess their impact within the villages. The latter evaluation was carried out as part of an action research project involving one of this chapter's authors (Porter 2002a, 2002b).

The Village Infrastructure Project (VIP) is a World Bank funded program focused explicitly on rural community groups and associations in pilot locations across the country. Project components include rural water infrastructure, rural transport (including village tracks and trails and intermediate means of transport such as bicycles and trailers, power tillers and carts), post-harvest infrastructure (e.g drying facilities and so on) and institutional strengthening focused on the district assemblies. While previous programs relied more on existing groups, new groups can be eligible for assistance in this program, providing they register formally and have 'satisfactorily completed appropriate training in group dynamics and management through a partnership NGO'. A further requirement is evidence of group savings at a 'commercial bank'.

We examine here those cases of local groups buying intermediate means of transport such as bicycles and trailers, power tillers, carts through the VIP and a similar set of equipment purchased through the IMT action research project. From the outset, problems have been identified around 'group formation, dynamism and cohesion' in the VIP (Anchirinah and Yoder 2000), particularly in cases where groups have been established for the purpose of receiving funds, and in those groups that share equipment and maintenance. Successful groups were identified in the VIP where farmers had established the groups themselves, such as *nnoboa* (joint farm labor) work groups. However, shifting the emphasis of some of these groups and, in particular, building new groups has presented challenges.

Interviews with inhabitants of the five villages in the action research project found negative attitudes to groups, raising questions about the reasons for such attitudes. Reluctance to form groups was found particularly in relation to perceptions about potential quarrels:

> 'I would not consider group ownership because… it always includes quarrelling.' (Young woman, Assin-Aworabo)
>
> 'You would not get it [the IMT] whenever you need it.' (Woman, Gomoa-Sampa)

Husbands tended to support this view, not wishing to see themselves drawn into village disputes: 'if there is trouble arising she would come to me' (Young husband, Aworabo). Indeed, in the subsequent implementation component of the action research when transport equipment was offered to villagers on credit, we found that only five pieces of IMT out of 70 were purchased by groups. One of these cases was in a small village (Gomoa-Abora) where most residents are inter-related and two groups purchased and managed equipment together.

Moreover, the five groups have proved no faster than individuals in paying for their equipment. When we held review meetings with villagers in the five villages after a 16-month monitoring period, four out of the five village reviews still came out strongly in favor of individual as opposed to group activities. There was a common view among both women and men that group ownership of equipment would only be feasible if members were drawn from the same household, as otherwise there would be too many disputes about the use of equipment.

Despite this apparent resistance to groups in the Central Region, district assemblies and administrative officers in these districts have favored group loans, specifically because they argue that the group will apply pressure on defaulting individuals. Moreover, local officials argue that loans to individuals are difficult because of the need for collateral and guarantors. They are particularly positive about the reliability of women's groups in meeting repayments because of the application of sanctions. VIP staff, meanwhile, argue that on a large project like VIP, groups are necessary not just because of the size of the project but in particular because VIP are focusing on the ‘poorest of the poor’ and individuals could not afford IMTs (Authors’ meeting with VIP staff, Accra, 2000). At the same meeting, however, a Ministry of Agriculture representative from another department suggested that in the agro-processing field, individuals operated and managed the equipment better than groups, ‘although project staff find groups easier to manage’. By August 2000, one of the two District Chief Executives from the study districts was expressing some disillusionment with group work in the VIP. He found the VIP regulations around the use of long-standing groups operating their own account ‘too difficult’ and suggested that the project would work better through individuals.

Government and NGO attachment to groups was still strongly in evidence, despite the clearly expressed negative attitude of villagers to group formation for development projects, as illustrated in the following comments:

> ‘Formation of strong groups is needed’ (Staff member, Feeder Roads Department)
>
> ‘Women's groups can guarantee credit… already existing women's groups can easily be contacted for the use of IMTs… women's groups can guarantee for credit facilities’ (NGO regional project officer)
>
> ‘Women's groups can influence others to use IMTs' (Government officer)
>
> ‘Women's groups are a force to be reckoned with. They can easily move to NGOs for funding. Repayment is guaranteed’ (NGO staff member)

One small workshop discussion continued to list the following advantages of groups (presented by a government staff member):

> 'As a group, can influence one another to adopt the IMT; can easily organize their members for training and education; can guarantee for credit and ensure repayment; as a unified front can easily approach local and international NGOs for support.'

At local government level, however, there was some expressed bemusement that groups were patently *not* working in Gomoa district. One district officer spoke out at the workshop in evident frustration, ‘Why can’t it work here with groups?’. He received no response.

Case 2 Struggling to sustain groups: the case of inventory credit and processing groups

Farmer groups also lay at the heart of two agricultural projects managed by an International NGO in the Central Region of Ghana. The inventory credit program allowed groups of farmers and crop processors to receive micro-credit from local banks using their produce as collateral. Under this system, groups stored their produce at an inventory site and then received 70 percent of the market price at that time. When the market price rose after the harvesting period, the produce could be sold and farmers were paid the value of their crop minus the initial credit and the cost of storage. The organization of groups was carefully supervised and coordinated by NGO staff who played a key role in their functioning. Of crucial importance was the fact that there were two locks for the store. The key to one lock was held by the group, and the other key was held by NGO staff. The banks did not appear to be willing to lend inventory credit unless a trusted NGO was actively involved. This raised questions regarding the sustainability of the group after the departure of the highly trained, motivated and mobile staff currently involved.

Interestingly, the pilot scheme to introduce this inventory credit program and associated group marketing to (new and established) farmer groups in selected areas of Ghana (Volta, Eastern and Central Regions) seems to have had least success in the coastal zones of Central Region, though it was subsequently adopted with apparent success further north in Brong Ahafo and northern Ghana. The groups' success in Brong Ahafo was attributed to the 'better operation of farmer groups there than in Central Region' by the NGO which organized this program (Authors' interview, Acra, 1999)[i]. Some groups were able to repay the start-up loans sooner than others, with success attributed by the NGO workers to the behavior and commitment of the equipment operators and managers who collect fees for using the equipment and prepare the accounts.

This research demonstrates the importance of understanding how social capital is culturally specific and how the issues of trust and sanctions need to be understood as part of the cultural context. In the context of this project, the ability to sustain trust was found to be based on norms of reciprocity and the ability to exert sanctions. Norms also shaped what sanctions are deemed acceptable, and the implicit acceptance of particular types of authority such as the chieftaincy system. One of the groups had particular success, reportedly due to the specific commitment of a woman leader and to the fact that the machine operator belonged to the same church as some of the leading members (which may add additional moral pressure in his case). Groups with effective, committed leaders, and some previous experience of working together are more likely to be successful in this context. However, of the four sites established, only one was operating fully in 2004 due to the inability to invest in maintenance. In contrast, there are other types of groups in the locality that *do* sustain themselves over decades such as trader associations.

The failure of groups in the farmers' groups is attributable to a lack of conceptualization of what makes groups work and how they are underpinned by culture. In particular, the expected form of leadership and organization were transplanted from Western cooperative models (with a chair, secretary and treasurer), while ignoring the local forms of leadership modeled on the chieftaincy system which have been adapted by women trader associations that has a 'queen' and elders. Cooperation within groups is also dependent on issues of trust. Trust is essential for cooperation because it provides the foundation on which other individuals' actions within a group initiative are accepted as being either for the overall benefit of the group or without disadvantage for the group. Trust comes about through an expectation that those being trusted will cooperate (Lyon 2000). Trust seems to grow on the back of accepted cultural norms that specific people will cooperate, keep verbal agreements and act reciprocally. In the Akan group of languages in Ghana the nearest equivalent term to trust is *gyedi* which also means confidence, knowledge of a person's ability, belief and faith all of which in Ghana are firmly intertwined with concepts of reputation.

Trust cannot be fully understood without reference to processes of power and control (compare Watson, this volume). Power over others is utilized by individuals within the group, or by the group as a whole, to maintain control over group trajectories, and punish deviant behavior. This latter type of power a) enables specific values of the dominant interests to become recognized as group norms (implying moral obligation and routine/habitual compliance), b) allows surveillance of members' activities and behavior (which may ultimately either support or destroy trust) and c) realizes threats or actual action when deviant behavior occurs. The sanctions which are ultimately imposed may take various forms, from group displeasure with the individual (expressed verbally or by actions, including apparent loss of trust and application of corrective pressure), through expulsion from the group to possible initiation of broader actions. Such actions may involve the wider community in implementing social and/or financial punishments, bringing loss of prestige and shame, a 'bad name', financial loss and even physical attack. When major sins are committed it may be necessary for the 'sinner' to leave the community altogether.

CULTURAL INSENSITIVITY AND THE (MIS)UNDERSTANDING OF TRUST AND NORMS

The projects described above illustrate a number of factors that shape cooperation including the key roles of risk, trust and sanctions. We argue that these issues are not considered in the donors' use of the term social capital due to their lack of understanding of cultural heterogeneity in relation to local norms, attitudes and history. In order to further understand these complex patterns of resistance and compliance to donor pressures to form groups in Ghana we need to consider a range of possible influencing factors, including specific agro-ecological conditions and their impact on prevailing livelihood opportunities and practices, related migration histories, the likely impact of remoteness, transport accessibility and proximity to urban areas, and varying histories of NGO intervention. All these issues shape the cultural factors which may predispose people to favor or disfavor group action.

Cooperation is sustained if there is trust or an expectation that other members being trusted will cooperate when it might be in their own interest not to. It operates when there is confidence in other agents, despite uncertainty, risk and the possibility that those agents may act opportunistically (Misztal 1996: 18, Gambetta 1988: 218-9). The more people work and associate together, the more trust may grow (Granovetter 1994: 463; compare James, this volume) and the more it can be used to support new types of interaction. Trust grows on the back of accepted cultural norms that people will cooperate, keep the verbal agreements and act reciprocally.

Decisions to cooperate in LDGs are shaped by both conscious calculation and habitual action, sometimes by unquestioning compliance or obedience. Cleaver points out in a slightly different but related context, 'non-participation and non-compliance may be both a "rational" strategy *and* an unconscious practice embedded in routine, social norms and the acceptance of the status quo' (2001:51). Sanctions are also an important part of trust relations and based on power relations, accepted values of hierarchy, conceptions of authority and economic power as discussed above. Norms shape what behavior is considered acceptable and what sanctions can be taken. These vary depending on whether the relationship is with kin, community members or non-community members.

The issue of social capital and sanctions in kin groups raises specific questions about the ability to work with family groups. An environmental NGO working in southern Ghana has begun to move from a focus on community lands to family-lands in project development, recognizing the diversity of interest within 'communities'. This has led to a change from supplying community nurseries to supplying family holdings with trees. However, family group activities may fail to operate precisely because it is so difficult to impose harsh sanctions on deviant members or because they fail to address gender inequalities within the family (Molyneux 2002). Kin-based groups also, by definition, bar non-family members.

However, donors fail to see how their interventions are being re-interpreted and how groups actually function in practice. Local gender relations, for instance may have a critical influence on group potential. Most development groups tend to have a (mostly) unpaid executive - leader, secretary, treasurer - who play an important supervisory role. In Ghana, as elsewhere in low-income countries, most of the executive tends to comprise literate males. Women may be excluded explicitly on the basis that they lack writing and accounting skills, a factor which then often prevents women gaining equal benefits from group activities and may ultimately disadvantage group progress (Lyon, 2003) unless individual strong and committed women emerge as leaders.

The local development group is commonly expected by donors to exist for a substantial period as a stable entity, through the (frequently slow) period of project planning and eventual inauguration to actual activities on the ground, to maintain its membership and its external alliances. Although groups are best when longlasting, benefits may simply take too long to emerge, when measured against other livelihood options, and may have been misrepresented by NGOs and District staff or misconstrued by groups. Moreover, in Ghana's traditional non-formal groups there is often a tendency for non-kin based associations to shift membership, focus, rules and external alliances fairly rapidly in response to changing social, economic and political conditions in a way which is not anticipated by donors in LDGs. Similar dynamism and fluidity among non-formal groups has been observed in Tanzania (de Weerdt 2001).

As local participants - district authorities, implementing NGOs and group members themselves - may recognize, the crucial factor ultimately is likely to be the power of surveillance and censure, but this component may be the one most difficult to graft artificially. Indeed, particular problems in a development context seem to stem from donor’s inadequate conceptualization of sanctions in theorizing around social capital and the potential of group action. As we have illustrated in our case study, grass-roots development workers are often far more aware than donors that group enterprises involve relationships which may incur social costs both for members and for non-members: peer pressure, loss of trust, and exclusion of the poorest and most vulnerable. It is not necessarily a win-win scenario and while direct and indirect costs (time, money, materials, argument etc.) are likely to be incurred at an early stage, direct and indirect benefits (income, information, facilities etc.) may take some years to become visible (Weinberger and Jutting 2001). The ability to impose sanctions is likely to vary spatially, with urban proximity causing particular potential difficulties (an observation supported by Freidberg [2001] with reference to problems of collaboration around Bobo-Dioulasso, Burkina Faso), a point we discuss further below.

GEOGRAPHY, CULTURE AND DEVELOPMENT COOPERATION IN GHANA

Our findings in Ghana suggest that the ability to build trust and impose sanctions varies substantially across regions, within regions and between different cultural registers, especially where externally initiated LDGs are concerned.

The widespread existence of active donor supported LDGs in northern Ghana appears logical in the context of that region's relative remoteness, its associated lack of livelihood opportunities and its relatively long history (by Ghanaian standards) of NGO intervention. In this context, when an NGO arrives with the promise of largesse, and this is predicated on group formation, the pressure to cooperate will commonly be intense. If some livelihoods improve even marginally as a result – particularly those of more powerful community members – the group is likely to be sustained, or at least a semblance of group action maintained whenever the potential for external assistance appears on the horizon. Given the shortage of other local options, benefits from the group become part of an overall livelihood strategy and there can be strong peer pressure on individuals to cooperate. Additionally, in northern Ghana there may be social (as opposed to economic) benefits for women from group formation since cultural constraints can limit their activities and travel to distant places. Our research findings are supported by studies elsewhere showing that group operations may allow women a good excuse to meet and even occasional opportunities for travel to NGO offices at district and regional headquarters (Townsend *et al*. 1995).

In the Brong Ahafo and Ashanti regions, livelihood opportunities are far greater than in the northern regions and thus the imperative to form groups from this perspective seems lower. However, there is much evidence in this region that groups have been a traditional component of the rural livelihoods repertoire. Relationships are often built up carefully over time, especially in remoter rural areas, so that community mobilization, including associated group formation, is feasible. *Nnoboa* groups, for instance, are formed by groups of farmers to undertake working parties at labor bottleneck periods, and many other groups may emerge from time to time. Thus, although there has been much less NGO intervention in this region, because of its perceived comparative wealth, traditional group formation is common (Lyon and Porter 2005). Consequently, when NGOs do intervene, we might hypothesize that grassroots interest in LDGs is likely to be sustained, especially in remoter rural areas. In the case of inventory credit (see case 2 above), this hypothesis was confirmed.

The coastal savanna zone, where much of our research was conducted, provides other lessons. In more accessible areas, and particularly those areas close to major cities and in settlements along major highways, populations are fluid, people come and go with the farming and fishing seasons and according to other non-seasonal opportunities which become available. 'Straddling' the urban-rural divide has intensified as a feature of life in this part of Ghana since early colonial settlement, and has accelerated since the introduction of Structural Adjustment Policies by the World Bank in 1983. Group formation is likely to be more difficult in these locations within the coastal belt because individuals can far more easily disappear into a distant suburb or to another town where fellow group members and creditors cannot find them without considerable effort. In addition to this broad pattern of rural-urban mobility, there are substantial migrations of fishermen, their wives and families as the fishing fleets move up and down the West African coast – from Abidjan to Lagos and beyond. Not only may these migrations further destabilize the potential for developing trust and sanctions. Such national and international migrations also make it particularly difficult for the kind of spatially-based groups favored by donors to become established and develop the necessary link to local NGOs in order to obtain funding for specific activities. Particular examples of group failure were given by villagers concerning *susu* (non-formal rotational group saving and lending schemes). In coastal fishing villages like Dogo in Gomoa district and Ada Foah in Dangbe East district, the poor experience of development groups has turned many residents against group schemes in general (Village interviews 1997). It has possibly been a major cause of lack of trust in new (especially externally initiated) group enterprises among inhabitants of many other settlements in coastal Ghana.

Despite these problems, even in the coastal zone, groups may work in particular circumstances. In case study 1, family bonds were sufficiently strong in one village to overcome the potentially disruptive influences of urban proximity and allow some group purchase of intermediate means of transport. The four other IMT study settlements were located inland, off the paved road (between eight and 25 km distant), on bad roads with relatively poor access to transport. They thus might have been expected to provide contexts relatively favorable to cooperation. However, the widespread reluctance to undertake NGO-promoted group activities among the Fanti even in less accessible areas, may lie in regional historical experience of defaulting from groups described above. In some cases communities may not have suffered actual bad experiences, but the mere publicity that cases of absconding receive often seems sufficient to deter moves towards group activity, despite pressures for group formation from NGO staff. This reluctance may be encouraged by the greater self-reliance and choice that people have due to the history of cash cropping in this region, as well as the lack of sanctions available to stop them.

CONCLUSION

Donor interventions to support social capital in many cases appear to be misguided. These interventions, founded upon the World Bank's limited conceptualization of social capital, emphasize a 'win-win' scenario of trust and empowerment in groups, and have been essentialized as support for Local Development Groups. Many such projects end up focusing on specific groups which are easy to work with, essentially turning a blind eye to class, ethnic, gender and other such social and political divisions in communities and reinforcing local structures of inequality and discrimination (Brohman 1996; Atack 1999; also Watts, this volume). There is growing evidence to suggest that this has been the case in northern Ghana (Mohan 2002).

Our chapter has charted how, while donors and other have been pursuing the LDG as a development tool in Ghana, the geography of cultural development has inserted a powerful, yet unanticipated by policy-makers, complication into this process. We have shown how group activities in Ghana are firmly embedded in local-regional cultural conceptions and attitudes: these may bring intra-group solidarity or they may encourage contestation and disharmony. There may thus be fundamental disjunctions between what donors expect of groups and what groups might be realistically expected to achieve (in specific cultural and economic contexts) and between donor and grass-roots perspectives on how groups will operate on the ground. Given the limited geographical imagination of donor discourses concerning LDGs,[ii] their failure in certain locational contexts in Ghana hardly surprises. It can be argued that this is directly attributable to limitations of the social capital literature which has not only failed to give adequate consideration to the importance of history (a now widely accepted criticism) but also neglects the crucial significance of geography (see Introduction, this volume).

Moreover, the chapter illustrates how the potential to build social capital is highly dependent on locational context: namely on regional cultural history, prevailing livelihoods and opportunities, remoteness, migration patterns, and a range of other (sometimes highly localized) economic or socio-cultural factors (such as female seclusion and gender relations), what we might term the variations in cultural economy. These factors interact to produce specific local conditions that have the potential to either support or destabilize social relations in simple or complex ways, predisposing people to accept or reject group projects.

Building trust (and so-called social capital) commonly hinges on developing an intimate knowledge of people's character, personal and family circumstances, being able to monitor their actions and test them gradually over time, and, most critically, knowing where to find them if trust is misplaced and sanctions have to be imposed. It is not surprising then that we find cooperation between non-family groups and group action in response to external development interventions tends to be stronger in those parts of Ghana where local options are limited by local agro-ecological conditions and conditions favor close and regular interactions. All of the factors listed above have an inherently spatial component which may either favor or disfavor group action.

Returning to our coastal case study region, the net development result of failures at group formation and associated problems with disbursement of funds in coastal Ghana is probably to further encourage concentration of development funds in northern Ghana, where there is greater willingness to work in groups according to donor requirements, despite the fact that poverty in coastal districts of Central Region is on a similar scale to that in the north. Meanwhile, in parts of coastal Ghana (and probably elsewhere) the requirement for pre-formed groups and working through groups may be actually diverting development efforts by local NGOs away from assistance to those individuals and traditional non-formal groups most needful of support, and creating further disillusionment among those communities which have been subjected to development. Such long-term outcomes illustrate the power of development concepts such as social capital, as well as highlighting the ongoing processes that underpin the reproduction of uneven landscapes of development.

Far from illustrating a genuine cultural turn in development thinking, donor adoption of social capital concepts arguably reflects a continuing lack of sensitivity to cultural diversity and the specific geographical contexts within which diverse cultural registers (elite, popular and youth cultures, among others) evolve and interact. Economists continue to set and rule the agenda, despite the growing numbers of anthropologists and other social scientists employed by the World Bank and other donors. The consequences are well illustrated by recent donor development initiatives in Ghana. Although donors less commonly voice concerns about project replicability and generic approaches than they did in the late 1990s, there nevertheless appears to be a persistent reluctance to take on board cultural diversity and its developmental implications.

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NOTES

[i] The same international NGO had also been supporting mechanized oil palm processing projects in the Central Region as part of a contract with the World Bank.

[ii] Compare Radcliffe and Laurie (this volume) on imaginative geographies of policy.